IN THE CLAIMS:

1. (currently amended) A method of enabling electronic commerce transactions by a ~~service~~ system which provides a disposable credit card to a user, comprising the steps of:

    receiving registration information from a user and authorising the

    user based on that information;

    establishing an account for the user, and

    issuing the user with a disposable credit card number which has the same format as a

    credit card which is accepted by a merchant that the user will ~~pay.~~; and

    further comprising the steps of:

    disabling the user's account after the disposable credit card number has been issued; and

    re-enabling the account only after a reply to a transaction confirmation has been received.

2. (original) The method of claim 1, wherein:

    the issuance of the disposable credit card number is done with the authority of central

    bank which belongs to a credit card scheme.

3. (original) The method of claim 1, further comprising the steps of:

    seeking funds from a central bank at the request of the user

    and creating the user's account accordingly; and

    not supplying the central bank with an identity of the user in respect of a request for credit

    by the central bank.

4. (original) The method of claim 1, further comprising the step of:

    obtaining a deposit in an account, from a user, from which deposit is used against the

    disposable credit card number.

5. (canceled)

6. (original) The method of claim 1, further comprising the step:

    prior to the completion of a user's purchase from the merchant, receiving funds;

the receiving accomplished by cheque or by debiting a

user's credit card as though the user were purchasing a

stored value card.

7. (original) A method of making electronic commerce payments, comprising the steps of:

registering as a user with a service which provides disposable credit card numbers;

providing funds, or authority to seek funds, to the service;

obtaining from the service a disposable credit card number; and

providing that disposable credit card number to a merchant as a payment.

8. (currently amended) The method of claim 7, further comprising the step of:

obtaining the disposable credit card number by a request from a

PC program which is not a browser.

9. (original) The method of claim 7, whereby:

the providing of funds or authority to seek funds, and the

obtaining of the disposable credit card number is performed in

conjunction with a request, from the user of the service, that the

service provide a direct credit at the time the request is made and

that the service therefore appear as the creditor on any related

financial statement.

10. (original) The method of claim 7, wherein:

registration is accompanied by a nomination, by the user, of an irreversible credit limit.

11. (original) The method of claim 8, whereby:

obtaining the disposable credit card number is accomplished by providing an ID and

password before each request.

12. (original) The method of claim 7, further comprising the step of:

replying, by e-mail, to a confirmation of a transaction sent by the service.

13.   (currently amended) A method for crediting merchants comprising the steps of:

authorising an Internet based ~~service~~server to issue a disposable

credit card number to a user;

receiving in respect of that disposable credit card number

a request for funds authority from the ~~service~~server by a closed network;

crediting a merchant or his merchant bank owing to a

transaction by the user using the disposable credit card.

14.   (currently amended) The method of claim 13, further comprising the step of:

verifying for the ~~service~~server, that a particular user's credit card

description is valid.

15.   (currently amended) The method of claim 13, further comprising the step of:

performing a real time authorisation for the ~~service~~server when

a request is submitted by the ~~service~~server prior to a transaction

between the user and the merchant.

16.   (original) The method of claim 13, further comprising the step of:

performing a number translation via a disposable credit card

database, after receiving a request for credit from the merchant

and before allocating credit to the merchant.

17.   (original) The method of claim 16, further comprising the step of:

providing the name of the merchant on a statement sent to the user.

18.   (currently amended) The method of claim 13, further comprising the step of:

crediting the ~~service~~server, when requested to do so by ~~the service~~a service operating the

server so that the service and not the merchant appears on a statement sent to the user.

19. (currently amended) The method of claim 1 wherein:

issuing the user with the disposable credit card is accomplished over the Internet, between a server operated by the ~~service~~system and a client operated by the user, where the client is not a browser and communicates over the Internet only with the server.

20. (currently amended) The method of claim 2 wherein:

issuing the user with the disposable credit card is accomplished over the Internet, between a server operated by the ~~service~~system and a client operated by the user, where the client is not a browser and communicates over the Internet only with the server.

21. (currently amended) The method of claim 3 wherein:

issuing the user with the disposable credit card is accomplished over the Internet, between a server operated by the ~~service~~system and a client operated by the user, where the client is not a browser and communicates over the Internet only with the server.

22. (original) A computer readable medium for operation with a computer processor and a data transmitter to perform a method of enabling electronic commerce transactions by a service, the service providing a disposable credit card to a user, the method comprising the steps of transmitting identification information from a user and receiving from the service a disposable credit card number that is transaction specific and having the same format as a credit card number acceptable to a merchant linked to said service.

23. (new) A method of transacting electronic commerce comprising the steps of:

establishing a secure Internet connection between a special purpose client and a central server, using the special purpose client to register a user and to obtain credit card details from the user, the user's credit card having an issuer remote from the central server; forwarding a request over the Internet from the user to the central server for a disposable credit card, establishing a secure connection between the central server and a central bank by a closed network;

obtaining funds authority from the central bank by the closed network, and

supplying the user with a disposable credit card over the Internet after funds authority has been received.